

In re:
Kenneth J. Zerambo
Debtor

Case No. 23-11426-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 11, 2025

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2025:

Recip ID	Recipient Name and Address
db	+ Kenneth J. Zerambo, 436 McClellan Street, Philadelphia, PA 19148-1817
14782334	+ Connie Zerambo, 436 McClellan Street, Philadelphia, PA 19148-1817
14786415	+ Flagstar Bank, N.A., c/o MARK A. CRONIN, KML Law Group, P.C., 701 Market Street, Ste 5000 Philadelphia, PA 19106-1541

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Mar 12 2025 02:32:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 12 2025 02:32:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14807513	Email/Text: megan.harper@phila.gov	Mar 12 2025 02:32:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14786208	^ MEBN	Mar 12 2025 00:39:39	FLAGSTAR BANK, N.A., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14782335	^ MEBN	Mar 12 2025 00:39:51	Flagstar Bank, PO Box 619063, Dallas, TX 75261-9063
14782336	Email/Text: servicingmailhub@flagstar.com	Mar 12 2025 02:32:00	Flagstar Bank, 5151 Corporate Drive, 3W-125, Troy, MI 48098-2639
14799503	+ Email/Text: servicingmailhub@flagstar.com	Mar 12 2025 02:32:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
14782337	^ MEBN	Mar 12 2025 00:39:39	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14960751	Email/Text: nsm_bk_notices@mrcooper.com	Mar 12 2025 02:31:00	Nationstar Mortgage LLC, Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9741
14964984	+ Email/Text: ecfbnc@aldridgepite.com	Mar 12 2025 02:31:00	Nationstar Mortgage LLC, C/O Wendy Locke, ALDRIDGE PITE, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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Nationstar Mortgage LLC

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 13, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 11, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor Flagstar Bank N.A. bkgroup@kmlawgroup.com
ERIK MARK HELBING	on behalf of Trustee KENNETH E. WEST ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com;helbing.erikb132500@notify.bestcase.com
ERIK MARK HELBING	on behalf of Debtor Kenneth J. Zerambo ehelbing@helbingconsumerlaw.com bk@helbingconsumerlaw.com;bkecf@helbingconsumerlaw.com;helbing.erikb132500@notify.bestcase.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:

KENNETH J. ZERAMBO

Debtor

Chapter 13

Bankruptcy No. 23-11426

ORDER

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Esq., Standing Trustee, and after notice and hearing, it is hereby **ORDERED** that this case is **DISMISSED** and that any wage orders previously entered are **VACATED**.

IT IS FURTHER ORDERED if the case has been confirmed and the Trustee is holding funds, any undisbursed funds held by the Chapter 13 Trustee from payments made on account of the Debtor(s)' plan shall be refunded to the Debtor(s) unless a party in interest files a Motion for Alternative Disbursement within 21 days of the entry of this Order.

Date: March 11, 2025



Honorable Derek J. Baker
Bankruptcy Judge